

2027

Medicare Advantage + Prescription Drug (MAPD) Plans

For residents in Livingston, Monroe, Ontario,
Seneca, Wayne & Yates Counties, NY

Local care. Trusted network. Personalized support.

Whether you're new to Medicare, switching plans, or exploring your options, Excellus BlueCross BlueShield is here to help you choose the right plan with certainty. Have confidence in your coverage, knowing that all plans come with:

- **\$0** preventive care services
- **\$0** preventive vaccines
- **\$0** preventive dental services, with options for supplemental dental coverage
- **\$0** routine hearing exams, **plus savings** on hearing aids
- **\$0** fitness benefit
- **U.S. and worldwide** urgent and emergency care coverage

Excellus  **MEDICARE**

An overview of our MAPD plans

Whether you're exploring your Medicare options for the first time or shopping for a new plan, we're here to make your decision simple.

Medicare Blue Choice® Core (HMO)	Medicare Blue Choice® Prime (HMO-POS)	Medicare Blue Choice® Optimum (HMO-POS)
May be a good fit for those who:		
• Schedule their care locally • Value a low monthly payment and fixed cost shares • Have limited medical and prescription drug needs and utilization	• Qualify for a Low-Income Subsidy (LIS) or Extra Help • Require in-person care from providers outside of our network, where telehealth would not be an appropriate option • Want a lower out-of-pocket limit • Desire a strong value for moderate health care needs • Are looking for added peace of mind with some enhanced coverage	• Require in-person care from providers outside of our network, where telehealth would not be an appropriate option • Are looking to maximize their benefits, get our top-tier coverage, and have the lowest out-of-pocket limit • Are managing a complex health condition and could benefit from a coordinated approach to their health care • Utilize multiple higher tier prescription drugs

Choosing the right plan: HMO or HMO-POS

A **Health Maintenance Organization (HMO)** plan typically requires individuals to receive care from a defined network of doctors, hospitals, and other providers. Members choose a primary care physician (PCP) who helps coordinate care.

These plans often have lower monthly premiums and predictable out-of-pocket costs, making them a good option for people who are comfortable staying within a local network and want a simpler, more coordinated approach to care.

Can be a great fit if you value lower monthly costs and a coordinated care experience within our expansive local provider network.

An **HMO Point-of-Service (HMO-POS)** plan offers similar structure and cost advantages but adds some flexibility. Like an HMO, individuals still have a PCP and a network of providers but also have the option to go outside the network for certain services.

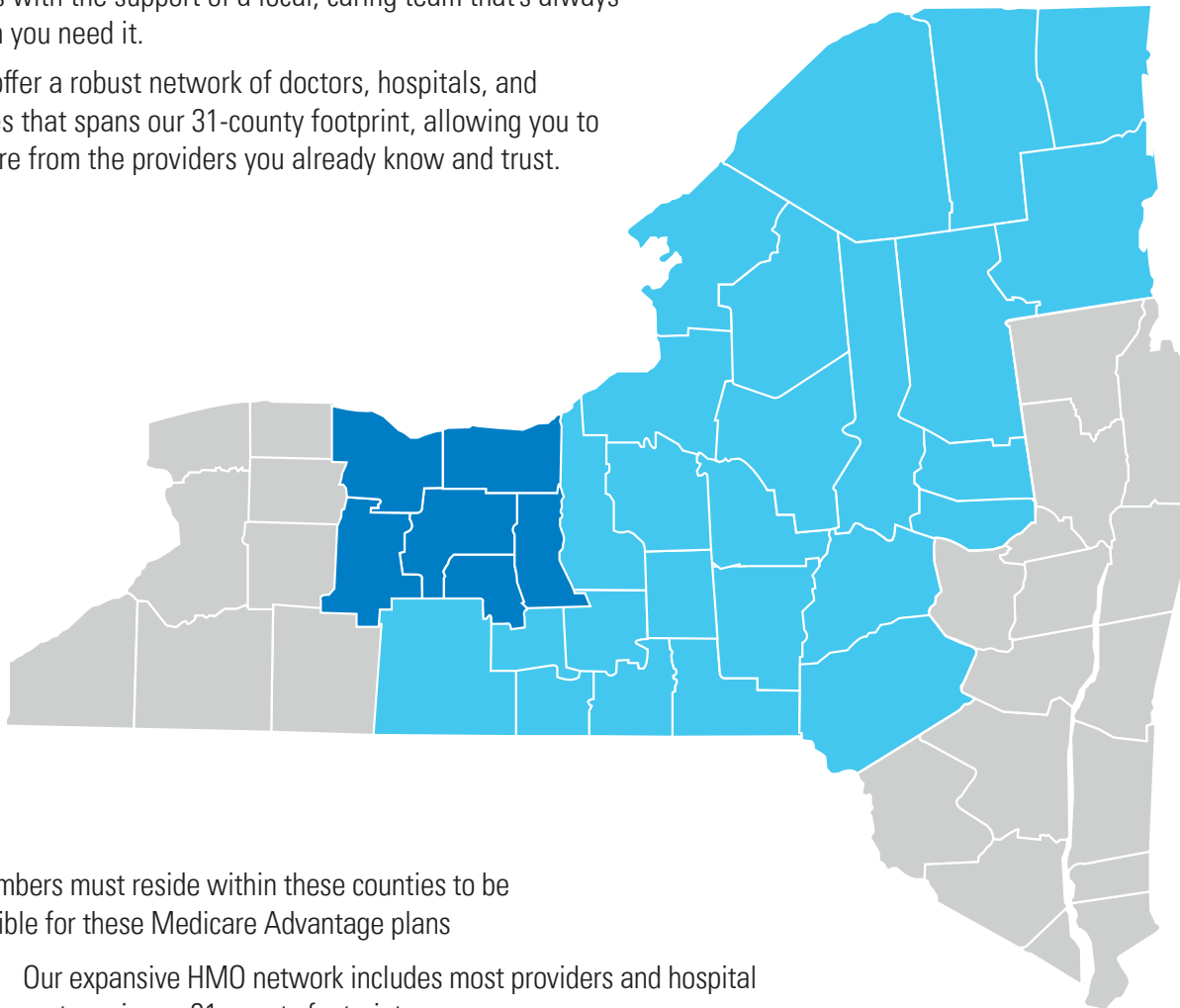
This can be helpful for those who need in-person care from providers who may not be in the plan's network, while still benefiting from lower costs when staying in-network.

May be a strong option if you appreciate having flexibility to see providers outside the network while still enjoying the structure and savings of in-network care.

Dependable network, personalized support

Having great benefits means nothing without a reliable network to back them up. Ours is built on more than 90 years of proven strength and stability serving the greater Rochester community, and comes with the support of a local, caring team that's always here when you need it.

All plans offer a robust network of doctors, hospitals, and pharmacies that spans our 31-county footprint, allowing you to receive care from the providers you already know and trust.



See a full list of participating providers and pharmacies near you. Visit the website below or scan the QR code shown here with your smartphone camera.

ExcellusBCBS.com/FindaDoctor

Plans and benefits at a glance

Monthly premium
Medical benefits
Primary care physician (PCP)
Preventive vaccines - includes flu, pneumonia, RSV, COVID-19 vaccines, and the shingles vaccine, SHINGRIX
Preventive care services - includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes screenings, and more.
Specialist
MD Live® Virtual Care (medical appointments, including teledermatology/behavioral health appointments)
Laboratory services (routine/diagnostic)
X-rays
Diagnostic imaging (CAT, PET, MRI, MRA)
Outpatient hospital, ambulatory surgery, observation stay
Inpatient hospital care
Physical therapy, occupational therapy, speech therapy
Chiropractic care
Diabetic testing supplies
Insulin (one month supply, for use in a pump)
Ambulance
Urgent care (U.S. and worldwide)
Emergency room (U.S. and worldwide)
Maximum out-of-pocket
Point-of-Service (POS) out-of-network benefit limit
Additional key benefits and services
Preventive dental - covers 100% of preventive dental services, which includes two cleanings, two oral exams, and two sets of bitewing X-rays
Comprehensive dental benefit - additional annual allowance that covers more extensive services like restorative care or major procedures such as dentures and select crowns
Routine vision exam - annual routine vision exam from any participating provider
Routine hearing exam - annual routine hearing exam from a TruHearing® provider
Hearing aids - standard/advanced/premium hearing aid tiers offered at discounts when ordered through TruHearing®
Fitness benefit - access to gym memberships, home fitness kits, and more through Silver&Fit®

Cost shares shown reflect in-network providers unless otherwise noted. IN = in-network, OON = out-of-network.

HMO	HMO-POS			
Medicare Blue Choice® Core	Medicare Blue Choice® Prime		Medicare Blue Choice® Optimum	
\$19	\$89.80		\$263	
	IN	OON	IN	OON
\$10	\$5	30%	\$0	30%
\$0	\$0	\$0	\$0	\$0
\$0	\$0	30%	\$0	30%
\$60	\$40	30%	\$30	30%
\$10/\$60	\$5/\$40	N/A	\$0/\$30	N/A
\$0/\$20	\$0/\$10	30%	\$0/\$0	30%
\$55	\$50	30%	\$40	30%
\$350	\$250	30%	\$150	30%
\$460	\$350	30%	\$250	30%
Days 1-5: \$490/day Days 6+: Fully covered	Days 1-5: \$400/day Days 6+: Fully covered	30%	Days 1-5: \$285/day Days 6+: Fully covered	30%
\$35	\$35	30%	\$30	30%
\$15	\$15	30%	\$15	30%
\$5	\$5	30%	\$5	30%
\$35	\$35	\$35	\$35	\$35
\$150	\$150	Covered as IN	\$150	Covered as IN
\$40	\$40	Covered as IN	\$40	Covered as IN
\$115	\$115	Covered as IN	\$115	Covered as IN
\$9,850	\$8,000	N/A	\$6,700	N/A
N/A	N/A	\$3,000	N/A	\$3,000
\$0	\$0		\$0	
\$43/month for up to \$1,000 supplemental coverage	\$43/month for up to \$1,000 supplemental coverage		\$500 annual allowance included; \$29/month for additional \$500 supplemental coverage	
\$60	\$0		\$40	
\$0	\$0		\$0	
\$299/\$499/\$799	\$299/\$499/\$799		\$299/\$499/\$799	
\$0	\$0		\$0	

HMO-POS plans provide out-of-network coverage. Out-of-network spend does not apply to maximum out-of-pocket limit.

Prescription drug coverage

	HMO	HMO-POS	
	Medicare Blue Choice® Core	Medicare Blue Choice® Prime	Medicare Blue Choice® Optimum
30-day supply	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5
Preferred pharmacy	\$5/\$15/20%/26%/25%	\$4/\$15/21%/25%/25%	\$0/\$5/20%/32%/32%
Standard pharmacy	\$10/\$20/25%/48%/25%	\$9/\$20/23%/50%/25%	\$5/\$10/20%/45%/32%
90-day supply	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5
Preferred pharmacy	\$15/\$45/20%/26%/25%	\$12/\$45/21%/25%/25%	\$0/\$10/20%/32%/32%
Standard pharmacy	\$30/\$60/25%/48%/25%	\$27/\$60/23%/50%/25%	\$10/\$20/20%/45%/32%
Part D deductible			
2027 deductible	\$700 (Tiers 2-5)	\$700 (Tiers 2-5)	\$100 (Tiers 3-5)
Part D maximum out-of-pocket			
2027 maximum out-of-pocket	\$2,400	\$2,400	\$2,400

Medicare Part D regulations and prescription drug coverage can change from year to year. We encourage you to review your drug needs and coverage annually to better understand your potential out-of-pocket costs.

Tip for enrollment

Before you enroll or switch plans - whether on your own, working with one of our Medicare Consultants, or with the help of a broker - we suggest asking for a printout of all your prescription medications (names and doses) from the pharmacy.

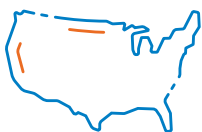
This detail can be used to determine exactly which plan would be most cost effective for your prescription drug needs in 2027.



View and compare your 2027 drug costs by visiting ExcellusBCBS.com/Medicare or scanning the QR code shown here with your smartphone. Enter your zip code, click **Shop 2027 Plans**, and enter your pharmacy location and prescription needs to compare your drug costs for each plan.

Care when and where you need it

In-person care



National

If you find yourself traveling out of our network, our HMO-POS plan options give you the freedom to receive covered services from other doctors and hospitals without having to pay the full cost.



Global

Enjoy peace of mind if you travel, with U.S. and worldwide coverage for urgent and emergency care included in every plan. For Excellus BCBS members, this means:

- Access to care at **more than 14,000* urgent care centers** throughout the United States alone
- No surprise bills for emergency room visits across the globe. Any **emergency care is covered as in-network at a fixed copay**, no matter where it's located, how long you're there or how many tests are run as a result of your visit.

*Source: The Journal of Urgent Care Medicine, May 2026.

Virtual care



Your doctor may offer virtual care visits via telephone, email, or video chat, so that you may continue your care with your trusted provider, even when you're traveling.

If this isn't currently offered through your doctor or if they aren't available for an appointment, we have partnered with MD Live to offer virtual care visits for medical (including dermatology) and behavioral health conditions. Connect with a doctor, therapist, or psychiatrist to receive affordable care from anywhere through your phone, tablet, or computer. See the **Plans and benefits at a glance** table on pages 4 and 5 for detailed information on cost shares of each plan.

Ongoing support



24/7 Nurse Call Line

Our specially trained registered nurses are available by phone 24/7 to answer your general questions and provide support for chronic or complex health conditions for no charge. The Nurse Call Line can be reached by calling **1-877-222-1240 (TTY 711)**.



Wellframe® App

Get instant access to care managers, dietitians, nurses, and other health care professionals that can help you meet your health and wellness goals, all for free.

Local Medicare support you can depend on

Looking to switch to Excellus BCBS or interested in a different plan for 2027?

Call **1-888-529-1386 (TTY 711)**

October 1 through March 31:

8 a.m. to 8 p.m., seven days a week

April 1 through September 30:

8 a.m. to 8 p.m., Monday - Friday

Visit **ExcellusForMedicare.com**

Scan



Are you a current Excellus BCBS member with questions about your plan or benefits?

Call **1-877-883-9577 (TTY 711)**

October 1 through March 31:

8 a.m. to 8 p.m., seven days a week

April 1 through September 30:

8 a.m. to 8 p.m., Monday - Friday

Visit **ExcellusBCBS.com/PlanInfo**

Scan



Need additional information or prefer to meet in person? We have options for that, too.



Resource centers – Visit one of our resource centers for personalized assistance in a friendly, welcoming atmosphere. Meet with a licensed Medicare Consultant to discuss your options, review coverage, or ask any questions you have.



Schedule an appointment – Our Medicare Consultants also have appointments available year-round in locations throughout the community, including those that are most convenient for you.

For a full list of in-person options and to make a reservation, please visit **ExcellusBCBS.com/MeetWithUs**.

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Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Excellus BCBS is an HMO plan with a Medicare contract. Enrollment in Excellus BCBS depends on contract renewal. MD Live is an independent company, offering telehealth services to Excellus BCBS members. MDLIVE Medical Group (DE), P.A., MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live. TruHearing® is an independent company that offers hearing products and services to Excellus BCBS members. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Fitness center participation may vary by location and is subject to change. Wellframe® is an independent company that offers services to Excellus BCBS members. Out-of-network/non-contracted providers are under no obligation to treat Excellus BCBS members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Please check the Summary of Benefits for full plan details.

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